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SECTION: NEWS: Health Insurance.

TITLE: REDUCED MEDICAL PLAN RATES OFFERED TO SMOKEFREE EMPLOYERS OF NON-SMOKERS.

TEXT:

SEATTLE -- (By a BNA Staff Correspondent) -- King County Medical Blue Shield Jan. 29 announced it will offer rate discounts on group medical plans to an employer that employs non-smokers and maintains a smokefree workplace.

To qualify for a discount, an employer must have at least five employees and must certify that 90 percent of them are non-smokers, according to an announcement by King County Medical. Employers with two to four non-smoking employees in a smokefree workplace will be eligible for a 10 percent discount. Employer groups with five to 25 employees can receive a discount of up to 15 percent on group medical plans, the announcement said. It noted that King County Medical has provided a 10 percent discount for non-smokers' individual medical plans since 1985. The reduced rates for employers will become available March 1.

For its employer clients, King County Medical also will pay 75 percent of an employee's costs of attending an approved smoking cessation program, up to a $500 maximum.

Tracy Zacharias, spokeswoman for King County Medical, said Feb. 12 that a public education campaign on the dangers of passive smoking, as well as advertising on the discounts, had sparked a "pretty lively" response. The public education campaign, sponsored also by the Smoking Policy Institute of Seattle, advertised the availability of booklets on how to stop smoking and how to "kick someone else's habit." The ads said inhalation of someone else's cigarette smoke, at home or at work, can double a person's chance of developing lung cancer and other serious respiratory diseases.

The response to the campaign included a "pretty good mix" of employers and individuals, Zacharias said, adding that she did not have any figures on calls that King County Medical received through a toll-free number. Callers can receive the booklets and discount coupons for smokefree workplace kits for employers from the Smoking Policy Institute and for discounts on smoking cessation programs.

King County Medical Blue Shield provides prepaid coverage to 720,000 employees of private businesses. Zacharias said King County Medical has up to 8,000 employer-clients in its service area, which includes the Washington counties of King, Cowlitz, Lewis, Snohomish, Thurston, and Yakima.

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